

शिवाजीराव भोसले सहकारी बँक लि., पुणे
या बँकेस विशेष एकरकमी कर्ज परतफेड
योजना लागू करण्याबाबत.

महाराष्ट्र शासन

सहकार, पणन व वस्त्रोद्योग विभाग,
शासन निर्णय क्रमांक: युआरबी-१८२१/प्र.क्र.१०/७-स,
मादाम कामा रोड, हुतात्मा राजगुरु चौक,
मंत्रालय, मुंबई-४००३२
दिनांक :- १७ मार्च, २०२१

- वाचा :-**
- १) सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांचे पत्र क्र.ना.बँका/स.आ.-१/ शि. भोसले बँक/ओटीएस/२०२१२३७, दि. ०४.०२.२०२१.
 - २) भारतीय रिझर्व बँकेचे पत्र क्र. डीओआर.सीओ.एआयडी.एनओ.डी-३७/१२.२२.२५४/२०२०-२१, दि. ०२.१२.२०२०.

प्रस्तावना :-

शिवाजीराव भोसले सहकारी बँक लि., पुणे या बँकेस “विशेष एकरकमी कर्ज परतफेड योजना” मंजूर करण्याबाबत सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी संदर्भाधिन दि.०४.०२.२०२१ रोजी शासनास प्रस्ताव सादर केला आहे.

शिवाजीराव भोसले सहकारी बँकेचे दिनांक ३१.१२.२०२० अखेर ठेवीदारांची संख्या सुमारे ७१,७७० असून ठेवींची रक्कम रु. ४४० कोटी आहे. तसेच बँकेची मुदल व व्याज मिळून रु. ७५६.२३ कोटी इतकी वसुलपात्र रक्कम आहे. सध्या बँकेचा ढोबळ एन. पी. ए. रु. ३५६.६९ कोटी (९८.४९ %) असून बँकेचा एकूण तोटा समारे रु. ३४०.१३ कोटी इतका आहे. सदर बँकेची दिनांक ३१.१२.२०२० अखेर रु. १.२७ कोटी इतकी तरलता उपलब्ध आहे. ठेवीदारांचे आरोग्य, शैक्षणिक, विवाह, जेष्ठ नागरिक इ. कारणास्तव हार्डशिपचे सुमारे ४४१४ अर्ज बँकेस प्राप्त झाले असून सुमारे रु. २२.१७ कोटी इतकी मागणी आहे. कोरोनामुळे उद्भवलेल्या परिस्थितीत बहुतांश बँकांनी ठेवींचे व कर्जाचे व्याजदर कमी केल्यामुळे अन्य बँकांप्रमाणे एकरकमी परतफेड योजनेंतर्गत व्याजात सवलत मिळण्याची मागणी वाढत आहे. त्यामुळे बँकेच्या प्रशासकांनी OTS योजना तयार करून रिझर्व दिनांक ३०.०९.२०२० रोजीचे पत्रान्वये बँकेस सादर केली असता रिझर्व बँकेने दिनांक ०५.११.२०२० रोजीच्या पत्रान्वये सदर योजनेस काही अटी व शर्तीस अनुसरून तत्वतः मान्यता दिलेली आहे. बँकेकडे सध्या असलेली बहुतांश एन.पी.ए. कर्ज खाती जुनी असल्याने बँकेला OTS योजनेशिवाय वसूलीसाठी अन्य कोणताही पर्याय उपलब्ध नाही. सदर योजनेस मंजूरी मिळाल्यास थकीत कर्जाची वसूली होऊन बँकेचा संचित तोटा कमी होऊन बँकेस वाढीव तरलता उपलब्ध

होईल. सबब, बँकेचे हित लक्षात घेऊन सदर योजनेस मान्यता देण्याची बाब शासनाच्या विचाराधीन होती.

शासन निर्णय :-

सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दि. ०४.०२.२०२१ रोजीच्या पत्राद्वारे शिवाजीराव भोसले सहकारी बँक लि., पुणे या बँकेसंदर्भात सादर केलेल्या विशेष एकरकमी कर्ज परतफेड योजनेस महाराष्ट्र सहकारी संस्था अधिनियम, १९६० चे कलम १५७ मधील तरतूदीनुसार शासनास प्राप्त असलेल्या अधिकारानुसार महाराष्ट्र सहकारी संस्था नियम, १९६१ मधील नियम ४९ च्या तरतूदीमधून सूट देऊन शिवाजीराव भोसले सहकारी बँक लि., पुणे या बँकेच्या परिशिष्ट “अ ” प्रमाणे विशेष एकरकमी कर्ज परतफेड योजनेस मान्यता देण्यात येत आहे.

रिझर्व बँक शिवाजीराव भोसले सहकारी बँक लि., पुणे बँकेवरील निर्बंधास प्रत्येकवेळी ज्या कालावधीसाठी मुदतवाढ देईल त्या कालावधीपर्यंत विशेष एकरकमी कर्ज परतफेड योजना लागू राहील.

वरील योजनेच्या अंमलबजावणीचा सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दरमहा आढावा घेऊन भारतीय रिझर्व बँकेच्या अटींचे शिवाजीराव भोसले सहकारी बँक लि., पुणे यांचेकडून काटेकोरपणे पालन होत असल्याची खात्री करावी.

सदर शासन निर्णय महाराष्ट्र शासनाच्या www.maharashtra.gov.in या संकेतस्थळावर उपलब्ध करण्यात आला असून त्याचा संकेतांक २०२१०३१७१७१६०७०३०२ असा आहे. हा आदेश डिजिटल स्वाक्षरीने साक्षांकित करुन निर्गमित करण्यात येत आहे.

महाराष्ट्राचे राज्यपाल यांच्या आदेशानुसार व नांवाने,

(अ.ज.चौधरी)

कार्यासन अधिकारी, महाराष्ट्र शासन

प्रत :-

- १) सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे.
- २) प्रशासक, शिवाजीराव भोसले सहकारी बँक लि., पुणे.
- ३) महाप्रबंधक, भारतीय रिझर्व्ह बँक, गारमॅन्ट हाऊस, डॉ. ए.बी.रोड, वरली, मुंबई.

परिशिष्ट “अ”

शासन निर्णय क्र. युआरबी-१८२१/प्र.क्र.१०/७-स, दिनांक १७ मार्च, २०२१ सोबतचे सहपत्र

BANK ONE TIME SETTLEMENT SCHEME

1) **Name of the Scheme -**

Shivajirao Bhosale Sahakari Bank Ltd., Pune One Time Settlement Scheme -
December 2020

2) **Borrower eligible for OTS Scheme -**

a) The scheme will apply to all Non Performing Accounts (NPAs) as on 31.12.2020 in all sectors irrespective of the nature of business activity/purpose of advances.

This scheme will also be applicable to all accounts which will be classified as Non-Performing Assets (NPAs) even after 31.12.2020 in all sectors irrespective of the nature of business activity/purpose of advances.

b) The cases wherein Bank has initiated recovery action under the SARFAESI Act-2002 or any other Act.

c) Cases pending before any court of Law, subject to Consent Terms before the concerned Court.

d) Cases wherein bank has already obtained Decree / Recovery Certificate u/s. 91/ 101 of Maharashtra Co-op Societies Act 1960.

e) Cases wherein borrower (s) group accounts are marked as NPA due to any group accounts are categorized as NPA, his total group is marked as NPA, in such cases, the accounts which actually fall under NPA as per norms only will be eligible for OTS.

The following categories of loans will not be eligible for the OTS Scheme -

a) Loans with tie-up arrangements for recovery {i.e. loans availed by salary earners with tie-up with employer. }

b) Loans availed of or guaranteed by Directors or by specified relatives of Directors or by firm/companies / institutions in which the Director's/specified relatives are interested, without prior approval of Reserve Bank of India.

c) Loans guaranteed by Government.

d) Loans due from Government Department (s) /undertaking(s).

e) Loans under Government directed programs.

3) **Settlement Formula - Amount & Cut Off Date -**

A) NPAs classified as Sub-Standard prior to 31.03.2010 -

The minimum amount that should be settled under this category is as follows

Particulars	Amount in Lacs
Ledger Balance as on 31.03.2010	Rs.
(Add) Other Charges, Expenses etc. debited after 31/03/2010	Rs.
(Less) Amount Credited to A/C after 31/03/2010	Rs.
Settlement Amount -	Rs.

B) NPAs classified as sub-standard on and after 01.04.2010 –

The minimum amount that should be settled under this category is as follows

Particulars	Amount in Lacs
O/s. Principal as on D-1 Date	Rs.
(Add) Interest as on D-1 Date	Rs.
Total O/s. Balance as on D-1 Date	Rs.
(Add) Other Charges, Expenses etc. debited to A/c after D-1 Date	Rs.
(Less) Amount credited to A/C after D-1 Date	Rs.
(Add) Interest @ 8% simple p.a. on D-1 Principal Balance from D-1 Date to Settlement Date	Rs.
Settlement Amount -	Rs.

C) In case the Borrower is dead, the minimum amount that should be settled under this category is as follows-

Particulars	Amount in Lacs
Ledger Balance as on D1 Date	Rs.
(Add) Other Charges, Expenses etc. debited after D-1 Date	
(Less) Amount Credited to A/C after D-1 Date	Rs.
Settlement Amount -	Rs.

4) Payment Terms-

- i) Entire settlement amount to be paid within one month without any interest, if Bullet Payment is made.

OR

- ii) 5% of Demand Draft/Pay Order of D-1 Ledger Balance amount as Down Payment to be submitted along with the Application Form for OTS and 20% of OTS amount to be paid within one month from the date of sanction and balance payment within,

a) 6 months @ minimum 8% simple interest p.a.	From the date of sanction of OTS/filling of consent terms.
b) Up to 12 months @ minimum 10% simple interest p.a.	

- iii) In case there is a delay in payment of installments by the borrower under this or earlier OTS scheme, after due verification and satisfaction of the request of the borrower, the Bank will have the right to sanction the extension to the OTS up to further 12 months subject to recovery of minimum interest @ 12% simple p.a. on the residual settlement amount.

5) Other Terms and Conditions -

- i) Where the borrower has availed the OTS earlier but could not satisfy the terms and conditions thereof, due to circumstances beyond his control, in such case, if the borrower applies for fresh OTS, on due verification and satisfaction of his application, the Bank will have the right to sanction a fresh OTS to him.
 - ii) Guarantor(s) can also apply under this scheme being a "Co-Borrower".
 - iii) Willful Defaulters and the fraud cases reported to RBI by the Bank, will be considered subject to prior approval of Administrator.
 - iv) Accounts related to Ex-Directors of the Bank or their relatives can also be considered under this scheme, subject to prior approval from Commissioner for Co-operation & Registrar of Co-op. Societies, Maharashtra State and / or RBI.
 - v) As per terms and conditions laid down by RBI vide its Email to the Bank, dated 05.11.2020 -
 - a) The proposal may be accepted only upon receiving written undertaking from the secured loan borrowers to pay off the entire outstanding loan amount as soon as possible.
 - b) The Administrator shall decide the distress sale value of the security in such a way that no part of the principal is sacrificed. Care should be taken to ensure that the interest accrued may be recovered to the extent possible as well.
- Bank will have to submit RBI the fortnightly progress report on Recoveries made by the Bank and liquidity profile of the Bank on weekly basis.
- vi) The scheme will automatically continue to be in force if there is an extension by Reserve Bank of India to the AIDs imposed upon the Bank.
 - vii) There will not be any refund even if the suggested formula works out on excess amount to be refunded to the Borrower. Such accounts shall be settled at outstanding Principal Amount as on date of settlement plus any charges, expenses which are receivable.
 - viii) The OTS amount will not be less than the outstanding Principal Amount as on the date of settlement plus any charges, expenses which are receivable.

6) Sanctioning Authority -

The Branch Manager will scrutinize the OTS application and will forward it to H.O. in prescribed format. On receipt of such proposal, the same will be examined by the Executive Committee of officers at Head Office. This Committee along with its observation, if any, will place the proposal with recommendations to the Administrator for his approval. The Administrator shall be the final Authority for giving a final decision in this regard.
